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**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA**

| | | | |
|-------|----------------|----------|----------------------------|
| In re | Lisa M Leandro | Case No. | 09-12028 |
| | Debtor(s) | Chapter | 13 |
| | | Date: | December 21, 2009, 1:30 PM |
| | | Place | Santa Rosa, CA |

ORDER VALUING LIEN OF CITIBANK NA. AS \$0

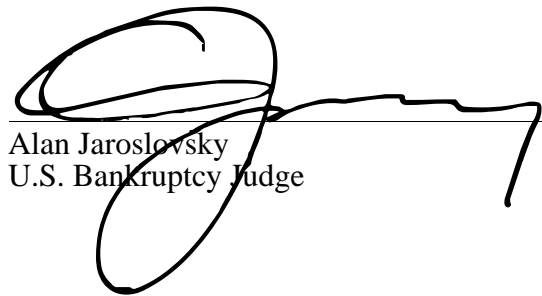
A hearing on Debtor's motion to value lien of Citibank N.A. (Lienholder) as \$0, was heard at the above date and time. Evan Livingstone appeared for debtor. There was no appearance by Lienholder. The Court finds that notice was proper and good cause has been shown. THE COURT ORDERS:

1) For purposes of Debtor's chapter 13 plan only, the lien which Lienholder holds on Debtor's Real Property at 1155 Tyne Court, Santa Rosa, CA, APN 036-482-002-000 ("Real Property"), which is based on a loan made on 9/21/06 by Lienholder (loan number 500548-9222050354), is valued at zero dollars (\$0), and may not be enforced, pursuant to 11 U.S.C. §§506, 1322(b)(2) and 1327.

2) Upon entry of discharge in Debtor's chapter 13 case, the Lien shall be voided for all purposes. However if Debtor's chapter 13 plan is dismissed or converted to another chapter under the bankruptcy code, this order shall cease to be effective and the Lien shall be retained to the extent recognized by applicable law.

1 Dated: December 24, 2009

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Alan Jaroslovsky
U.S. Bankruptcy Judge